

Certificate Number: 03088-PAE-DE-037020396

Bankruptcy Case Number: 18-10161



03088-PAE-DE-037020396

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 5, 2022, at 12:11 o'clock PM CST, Nicholas C Cosmo completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 5, 2022 By: /s/Brianna M Glynn

Name: Brianna M Glynn

Title: Counselor